“The members of the Navy-Marine Corps Relief Society performed superbly during this time of need and should be commended on a job well done in the tornado relief effort in Moore, OK.”

– CDR J.W. Summers
Commanding Officer,
Fleet Air Reconnaissance Squadron Four
Dear Friends and Supporters,

I’m pleased to announce that the Society received a clean audit of our 2012 financial records from an independent audit firm. These results reflect the efforts of conscientious employees and volunteers who ensure that the Society meets the needs of Marines, Sailors and their families through steadfast stewardship of your generous donations. The full report, as well as our IRS Form 990, is available on our website at www.nmcrs.org/financials.

In 2012, the Society continued to see an increase in the number of requests for financial assistance from retirees affected by the job market. And our Quick Assist Loan (QAL) program is helping Sailors and Marines deal with short-term, emergency financial needs. Please take a few minutes to read our 2012 Annual Report to Donors online also at www.nmcrs.org/financials.

In this issue, you will read how your gifts made a difference to people whose lives have been touched through the Society’s services and programs. You’ll also read about some very special volunteers, long-serving employees and some unique donations.

Thank you for investing in the men and women who serve our great nation though your generous support of the Navy-Marine Corps Relief Society – your gifts make a difference!

Sincerely,

Admiral Steve Abbot, U.S. Navy (Ret.)
President and Chief Executive Officer

From the Signal Bridge

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Marine Family Stands Up to Mortgage Company and Helps Thousands of Military Families

Captain Jonathon Rowles knows his way around a bank statement and pays careful attention to the interest rate on his mortgage. Because of his attention to detail and willingness to stand up for what’s right, tens of thousands of servicemembers have him to thank.

While Rowles was attending officer candidate school at Quantico, Virginia, one of his instructors mentioned the Soldiers and Sailors Relief Act, which stipulated that interest rates on any debt that servicemembers had accrued before joining the service could be reduced by creditors to 6%. Rowles jumped at the opportunity to save money on his mortgage, and faxed his application to his mortgage company. He received a letter thanking him for serving his country, filled out some paperwork, and was only paying 6% interest for a few months. Then, mysteriously, his monthly statement showed the interest rate had returned to its original 7.25%. He was asked to resubmit his application. This time it worked for a year, but when variable interest rates rose to 10.5%, his interest rate was adjusted to 10.5%.

“There was a rising disparity between what I knew I owed and what they were saying I owed,” Rowles explained. A stockbroker by trade before he joined the Marines, Rowles knew the importance of documenting his issues with the mortgage company. He wrote down the details of every call and saved letters and voicemails.

Got a story? Submit it online at communications@nmcrs.org or to NMCRS at 875 N. Randolph Street, Suite 225, Arlington, VA 22203. We cannot be responsible for returning photos or documents.

Admiral Steve Abbot, USN (Ret.), NMCRS President and CEO, accepts a check from Capt Jonathon Rowles USMC (Ret.) and CPT Anthony Odierno, USA (Ret.), VP for Military and Veterans Affairs, JPMorgan Chase, along with Julia Rowles.

Continued on page 6
Military spouses have their own specific responsibilities, according to Tabetha Cox. “Keep things together here while they keep things together there. You don’t want to stress your servicemember with the drama going on at home,” she explained.

So when Cox faced a series of family challenges, she was determined to figure it all out. Although she wanted to talk with her husband, Master-at-Arms First Class Petty Officer Joshua Cox, he had just deployed to Afghanistan and she didn’t even know how to reach him yet.

The challenges Cox faced were physical, financial and emotional. Six-year-old daughter, Sydney, had dealt with a severe kidney disorder since infancy. The stress of such a medical challenge, missing work, paying for meals in the hospital cafeteria and struggling to find child care or bring siblings to the hospital, would be enough to deal with. But then came the fire.

Storms in Pensacola, Florida last September caused flooding and power outages. When the power came back on at their house, Cox was at work and her kids were at school. For some reason, the returning power ignited the stove, melted the microwave and the kitchen caught fire. The house was uninhabitable.

Cox arrived home about the same time the firefighters got there. “I had a panic attack,” she recalled. “I was sitting in the car with my kids. I only had about $100 in my bank account until payday. We don’t have family nearby who could help. I had no idea what I was going to do.”

In a moment of clarity, Cox thought to call the local office of the Navy-Marine Corps Relief Society. Jackie Whitney, a Society volunteer, arrived within an hour, bringing a check and a Red Cross volunteer. Whitney had experienced a house fire herself, so she understood the particular challenges of recovery.

“Right away I felt everything would be ok,” Cox said. “The Society covered our expenses for the weekend. And after that, Jackie was in constant contact with me. She went way above and beyond what I ever expected.”

To make things worse, while Cox and her family were staying in a hotel during the fire restoration, Cox was in a serious car accident. Although she was not hurt, her car had to be in the repair shop for three weeks, leaving her without transportation. Meanwhile, the owner of the fire-damaged house decided he would move back in after renovations were complete, leaving Cox and her family homeless. Through it all, Whitney helped Cox find solutions.

Recently, Joshua Cox was reassigned to the Naval Station Mayport Security Department in Jacksonville, Florida. The Navy brought him back home because of the continued severity of Sydney’s condition. But Cox and Whitney are still in touch. Whitney emails or calls to see how Cox is doing and to ask about Sydney.

“I’m used to doing things on my own. I take a lot of pride in keeping things running smoothly,” Cox said. “But it was a challenge with so many things going wrong at once. Every now and then you get to a point where you really need someone to pick up pieces for you. I was so thankful to Jackie for what she helped me deal with. I don’t know what we would have done without the Navy-Marine Corps Relief Society. If I ever get a chance to work or volunteer for them I will. They’re the greatest organization. There are so many things a military family goes through that other families don’t have to go through, and the Society understands.”
Volunteers are the lifeblood of the Navy-Marine Corps Relief Society, vastly expanding our ability to serve thousands of Sailors, Marines and their families around the globe. To honor exemplary service by some of our most dedicated volunteers, the Society created the Grace Glenwood Higginson Lifetime Achievement Award. This award was presented for the first time in April to four volunteers during National Volunteer Appreciation Week.

Congratulations to Diane Bennitt, Linda Reber, Pauline Bosserdet, and Christine Galoppa on receiving the Society’s highest volunteer award. We are grateful for your steadfast dedication and hard work throughout many years of service.

Diane Bennitt has volunteered for the Society in offices around the world for 26 years, in concert with her husband’s Navy career. She answered the call for volunteers at the NMCRS Bremerton, Washington office in 1987 as a receptionist, making every client feel welcome and important. Following numerous Navy moves, she expanded her skills to capably assume the roles of caseworker, layette chair, chair of volunteers, and records chair. Then, in 2007, the NMCRS board of directors appointed Diane to the Society’s Relief Committee, providing service widows with vital financial assistance.

Linda Reber is one of the Society’s longest serving volunteers, having logged more than 20,000 volunteer hours in 40 years of service. She began in 1970 with the NMCRS Atsugi, Japan office and serves today in NMCRS San Diego, California. Recognizing a need for patient resource services at Naval Medical Center San Diego, she proactively developed the NMCRS San Diego Auxiliary Hospital Visitor Program, bringing Society assistance to nearly 50,000 patients since 1987. Linda has made a difference to thousands of patients, families, volunteers, employees, and hospital staff.

Pauline Bosserdet became a certified society caseworker in 1984. She has volunteered nearly 12,000 hours as a caseworker at NMCRS offices in Scotland, Naples, and now at Kings Bay, Georgia, and has assisted more than 1,700 clients providing more than $1 million in interest-free loans and grants. Throughout her 29 years of service, Pauline has enthusiastically sought ways to improve the Society’s support to Sailors and Marines.

Christine Galoppa began her 23 years of volunteer service in 1990 in the NMCRS Dahlgren, Virginia office, followed by NMCRS Pearl Harbor, Hawaii. She has served as caseworker, casework chair, chair of volunteers, and records chair—where she witnessed the Society’s progression from handwritten card files to an online volunteer management database. Now at NMCRS Little Creek, Virginia, she continues to be instrumental in recruiting and training Society volunteers.

Grace Glenwood Higginson

Elected in January 1904, Grace Glenwood Higginson was the first President of the new Navy Relief Society. Mrs. Higginson was the wife of RADM Francis J. Higginson, who was then Commandant of the Washington Navy Yard. RADM Higginson felt his responsibilities to the Navy Yard were such that he could not devote enough time to launch the Society. Instead, he suggested that his wife was a natural choice. Although her election to the office came by default, she set an example for the thousands of volunteers who would later form the backbone of the Society.
Over the ten year period between 2003 and 2012, the Society provided an average of $40.5 million annually in financial assistance to clients in the form of interest-free loans and grants, while charitable contributions to the Society have averaged $17.3 million per year. Roughly 64% of all contributions were from active duty and retired Sailors and Marines.

### 2012 FINANCIAL ASSISTANCE

**Interest-free Loans and Grants**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
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<tbody>
<tr>
<td>BASIC LIVING EXPENSES (FOOD, LODGING)</td>
<td>$16,273,342</td>
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<tr>
<td>TRANSPORTATION (INSURANCE, CAR PAYMENT, RENTAL)</td>
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<tr>
<td>CAR REPAIRS</td>
<td>$4,826,366</td>
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<tr>
<td>TRANSPORTATION DUE TO FAMILY MEMBER ILLNESS</td>
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<tr>
<td>FAMILY EMERGENCY</td>
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<tr>
<td>OTHER (PAY ENTITLEMENT SHORTFALLS, PREDATORY LOAN AVOIDANCE)</td>
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</tr>
<tr>
<td>FUNERAL EXPENSES</td>
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</tr>
<tr>
<td>HOUSEHOLD SET UP</td>
<td>$1,352,532</td>
</tr>
<tr>
<td>MEDICAL/DENTAL (NON-MILITARY MEDICAL FACILITIES)</td>
<td>$1,042,485</td>
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<tr>
<td>EDUCATION</td>
<td>$496,179</td>
</tr>
</tbody>
</table>

63,392 Clients received financial assistance — thanks to your donations
Marine Family Stands Up  (continued from page 2)

Meanwhile, he was only paying what he knew he owed, based upon the 6% interest rate, even though the mortgage company was charging him 10.5% interest each month.

Two weeks before he was set to deploy in 2010, Rowles received a letter saying the mortgage company was starting foreclosure proceedings because of lack of payments. Rowles’ wife Julia, who was six months pregnant and caring for their two-year-old, now also had to deal with the mortgage company while Rowles was stationed in the Pacific.

Rowles and his wife met with a lawyer in Beaufort, SC, where they were stationed, to ask for help convincing the mortgage company they were in the right and had paid their mortgage. The lawyer mentioned the problem to the South Carolina State District Attorney, who agreed to look into it.

Meanwhile, the mortgage company conducted its own internal review. The company realized it could have overcharged Captain Rowles and 28 others. During the discovery process, however, Rowles’ legal team discovered that hundreds or possibly thousands of servicemembers were actually affected, and the case became a class action suit.

JPMorgan Chase settled, agreeing to pay more than $70 million to 14,000 servicemembers whose loans had been affected. These families were either compensated for money they had overpaid or, if they had already lost their homes, they were paid the market value of their homes.

Determined to prevent other mortgage companies from overcharging military families, Rowles continued to advocate for more education and interventions from financial service companies for servicemembers and veterans. In 2010, the Soldiers and Sailors Relief Act (SSRA) was rewritten and expanded to become the Servicemembers Civil Relief Act (SCRA). Returning from deployment, Rowles testified before Congress about his experience, while his wife shared the military spouse perspective with local and national media outlets. Rowles now serves on JPMorgan Chase’s veterans advisory board, and he is thrilled that the company has created an entire department to help veterans.

Even after all of the servicemembers affected by the mortgage company’s mistake were compensated, there was money left over. Rowles stipulated that any remaining funds go directly to benefit military families, so the settlement divided the remaining funds among the three military relief societies, including the Navy-Marine Corps Relief Society.

As a result, many servicemembers and their families have benefited from Captain Rowle’s attentiveness, tenacity and consideration for Marines, Sailors and their families.

How to Protect Your Financial Health

Advice from Captain Jonathon Rowles, USMC (Ret.)

If you are deploying or have recently joined the military:

1. Read or learn more about the Servicemembers Civil Relief Act here: http://nmcrs.in/scract
2. Contact your financial institution to ask for the reduction in interest rate to which you’re entitled. Financial institutions don’t have to apply SCRA until they’re notified. It’s not their responsibility. You must notify your financial institution.
3. Contact your base legal services office for help.
4. Keep records. Even if you don’t anticipate a dispute, be prepared. Download and keep bank statements, and write down what you’ve done to ask for protections.

“Times were hard in my life, but the Navy-Marine Corps Relief Society was extremely supportive. Please continue providing life-changing assistance for families in need.” — PO1 USN
DONOR HIGHLIGHTS

LT Gordon Bethune, USN (Ret.)

Throughout his career in the US Navy and the commercial airline industry, LT Gordon Bethune, USN (Ret.) never forgot what it’s like to be at the bottom or to ask for help. From humble beginnings in Texas, where he enlisted in the Navy at age 17, to becoming an aviation legend, Bethune has steadfastly supported the Navy-Marine Corps Relief Society. Most recently, he generously gave the Society three vintage watches from his unique collection. Two of the watches were sold at auction by Christie’s in New York City, and the other was auctioned by Christie’s in Geneva, with all $1,130,000 proceeds benefiting the Society. This incredibly generous gift will help thousands of Sailors and Marines.

Bethune began his career in aviation as a US Navy Avionics Mechanic. Excelling as a mechanical specialist, he continued to be promoted, to Chief Petty Officer, Warrant Officer and Limited Duty Officer. He learned to direct crews and began to develop the managerial skills that served him well throughout his career. Following his 20-year naval career, Bethune moved to commercial airlines and later to the aircraft-manufacturing industry, and quickly rose from maintenance management to executive roles. In 1994, he joined Continental Airlines as president and chief operating officer, and in fewer than nine months, assumed the role of chief executive officer. Two years later, he was elected chairman of the board of directors and led one of the most successful corporate turnarounds in US history.

As a Vietnam era veteran, Bethune witnessed the assistance and many acts of kindness the Society offered to returning wounded and disabled servicemembers when government programs didn’t always come through. Seeing the Society’s commitment to our country’s veterans in their time of need inspired Bethune’s giving—both then and now.

“I am happy to be able to help the many Navy and Marine Corps personnel who continue to serve our country,” said Mr. Bethune. “My best wishes are for them.”

The Society is grateful to Mr. Bethune for his generosity and commitment to our Sailors, Marines and their families.

In Appreciation

LtCol Mike Hire, USMC (Ret.), shows off a set of marble book ends, presented at his retirement party by MajGen Carl Jensen, USMC (Ret.), NMCRS Executive Vice President, shown left. Mike served for 20 years as Director, NMCRS Camp Pendleton, California. In retirement, Mike looks forward to road trips on his motorcycle and travel to Scotland.

CAPT Dave Faraldo, USN (Ret.), at his desk on his final day at NMCRS Jacksonville, Florida where he served as Director for 20 years. Dave hopes the next chapter of this life will include time at his mountain home, visiting family and playing golf.

“Thank you” from the many Navy and Marine Corps families you have assisted — you made a difference.
WAYS YOU CAN GIVE TO HELP OTHERS

Here are some ideas to consider when deciding how to make your charitable contributions:

**Credit card**
Go to [www.nmcrs.org/donate](http://www.nmcrs.org/donate) or call 800-654-8364 to use your credit or debit card.

**Check**
Mail your gift to:
NMCRS
875 N. Randolph Street, Suite 225
Arlington, VA 22203-1767

**Securities**
Appreciated stock can be a wonderful gift, as you will get credit for the full market value of the stock and may avoid paying capital gains tax. Please contact us at 800-654-8364 for transfer instructions.

**Charitable Gift Annuity**
Support the work of the Society with a gift and receive annual payments for life.

**Gifts in Your Will or Trust**
Consider including the Society in your will, trust or other estate planning documents and touch the lives of future Sailors, Marines and their families.

**IRA Direct Transfer / Charitable Rollover**
The American Taxpayer Relief Act of 2012 allows Qualified Charitable Contributions to be made from an IRA to charities through the end of calendar year 2013. This rollover provision allows individuals 70 ½ and older to withdraw funds from their qualified IRA accounts and directly donate it tax-free to a qualified charity. Contact your plan administrator for instructions on making a charitable transfer.

**Retirement or Insurance Plans**
Include the Society as a primary or secondary beneficiary of a retirement or insurance policy, and leave a gift when you no longer need the funds.

**Matching Gifts**
Increase the impact of your gift by requesting a matching gift from your employer’s human resources office. Spouse and retiree gifts may also be eligible.

For information about bequests, charitable gift annuities or other estate gifts, please call Kate Hillas or CAPT Shelley Marshall, USN (Ret.) at (800) 654-8364, or email legacy@nmcrs.org.

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**HAVE YOU CONSIDERED A CHARITABLE GIFT IN YOUR WILL?**

To ensure that Sailors and Marines are given compassionate support in their time of need, please consider the following language:

I give and bequeath to the Navy-Marine Corps Relief Society, a non-profit, charitable organization (EIN 53-0204618) which is incorporated in Washington, DC, and whose headquarters is located at 875 N. Randolph Street, Suite 225, Arlington, VA, 22203-1767, (choose one) the remainder of my estate after all other distributions have been made, OR___% of my estate, OR $___ (specific dollar amount). This gift is to be used by the Navy-Marine Corps Relief Society for such purposes and in such a manner as deemed appropriate.

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**FREE Estate Planning Information For You**
[www.planwithnmcrs.org](http://www.planwithnmcrs.org)

The Navy-Marine Corps Relief Society does not provide legal or tax advisory services. Work with your attorney and financial advisors to plan charitable arrangements that work best for you and your estate. The information contained herein is intended solely for general informational purposes.